

## Fill in this information to identify the case:

Debtor 1 Michael Ashford

Debtor 2 Jessica Ashford  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 2:14-bk-57311

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## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as  
Name of creditor: Trustee of Igloo Series IV Trust

Court claim no. (if known): No Claim on File

Last 4 digits of any number you use to  
identify the debtor's account: 6 4 2 1

Date of payment change:  
Must be at least 21 days after date of this notice 02/01/2020

New total payment: \$ 645.41  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 202.55

New escrow payment: \$ 300.13

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Michael Ashford  
First Name Middle Name Last Name

Case number (if known) 2:14-bk-57311

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Michelle R. Ghidotti-Gonsalves**

Signature

Date 01/10/2020

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti | Berger LLP

Address 1920 Old Tustin Avenue  
Number Street  
Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427-2010

Email mghidotti@ghidottiberger.com

SN Servicing Corporation

Final

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: December 17, 2019

JESSICA ASHFORD  
 ESTATE OF JAMES W GOUCH JR  
 1500 OLD HICKORY DR  
 COLUMBUS OH 43223

Loan: XXXXXXXXXX

Property Address:  
 1500 OLD HICKORY DRIVE  
 COLUMBUS, OH 43223

### Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Sept 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information		Current:	Effective Feb 01, 2020:
Principal & Interest Pmt:		345.28	345.28
Escrow Payment:		204.77	300.13
Other Funds Payment:		0.00	0.00
Assistance Payment (-):		0.00	0.00
Reserve Acct Payment:		0.00	0.00
Total Payment:		\$550.05	\$645.41

Escrow Balance Calculation	
Due Date:	Apr 01, 2019
Escrow Balance:	(2,561.39)
Anticipated Pmts to Escrow:	2,047.70
Anticipated Pmts from Escrow (-):	498.32
Anticipated Escrow Balance:	(\$1,012.01)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Sep 2019		96.52			* Escrow Only Payment	0.00	96.52
Sep 2019				1,474.91	*	0.00	(1,378.39)
Oct 2019				204.77	* Escrow Only Payment	0.00	(1,583.16)
Oct 2019				1,183.00	* Homeowners Policy	0.00	(2,766.16)
Nov 2019		204.77			*	0.00	(2,561.39)
Nov 2019		(204.77)			*	0.00	(2,766.16)
Nov 2019		204.77			*	0.00	(2,561.39)
					Anticipated Transactions	0.00	(2,561.39)
Dec 2019		1,842.93					(718.46)
Jan 2020		204.77		498.32	County Tax		(1,012.01)
	\$0.00	\$2,348.99	\$0.00	\$3,361.00			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 17, 2019

JESSICA ASHFORD

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,012.01)	409.83
Feb 2020	181.64			(830.37)	591.47
Mar 2020	181.64			(648.73)	773.11
Apr 2020	181.64			(467.09)	954.75
May 2020	181.64			(285.45)	1,136.39
Jun 2020	181.64	498.32	County Tax	(602.13)	819.71
Jul 2020	181.64			(420.49)	1,001.35
Aug 2020	181.64			(238.85)	1,182.99
Sep 2020	181.64			(57.21)	1,364.63
Oct 2020	181.64	1,183.00	Homeowners Policy	(1,058.57)	363.27
Nov 2020	181.64			(876.93)	544.91
Dec 2020	181.64			(695.29)	726.55
Jan 2021	181.64	498.32	County Tax	(1,011.97)	409.87
	<u>\$2,179.68</u>	<u>\$2,179.64</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 363.27. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 363.27 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (1,012.01). Your starting balance (escrow balance required) according to this analysis should be \$409.83. This means you have a shortage of 1,421.84. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 2,179.64. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	181.64
Surplus Amount:	0.00
Shortage Amount:	118.49
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$300.13</u>

Document

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**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$526.92 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

 **SERVICING CORPORATION**  
323 5TH STREET  
EUREKA CA 95501

(800) 603-0836  
Para Español, Ext. 2660 o 2643  
8:00 a.m. – 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

September 25, 2019

JESSICA ASHFORD  
ESTATE OF JAMES E GOUCH  
1500 OLD HICKORY DR  
COLUMBUS OH 43223

RE: **New Loan Number:** [REDACTED]  
**Old Loan Number:** [REDACTED]  
**Collateral:** 1500 OLD HICKORY DRIVE; COLUMBUS OH

Dear Customer:

This notice is being sent to you in accordance with the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§1692 *et seq.*

As of the date of this letter, our records indicate the total amount of your debt is \$58,061.17. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call (800) 603-0836.

Igloo Series IV Trust is the creditor to whom the debt is owed. However, SN Servicing Corporation, a debt collector, is responsible for servicing and collecting the debt.

Unless you dispute the validity of the debt or any portion of the debt within thirty (30) days after your receipt of this letter, we will assume that the debt is valid.

If you notify us in writing within thirty (30) days after your receipt of this letter that you dispute the debt or any portion of the debt, we will obtain verification of the debt or a copy of any judgment against you and we will mail you a copy of such verification or judgment.

We will provide you with the name and address of the original creditor on the debt, if different from the current creditor, if you request this information in writing within thirty (30) days after your receipt of this letter.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

If you have a secondary lien on a property in Ohio that is in default, you have the right to an attorney and may qualify for debt relief under Chapter 7 or 13 of United States Bankruptcy Code, 11 U.S.C. Chapter 7 or 13. A debtor that qualifies under Chapter 13 of the United States Bankruptcy Code may be able to protect their residential real property from foreclosure.

**SN Servicing Corporation for Igloo Series IV Trust**  
Customer Service Department



(800) 603-0836  
Para Español, Ext. 2660 o 2643  
8:00 a.m. – 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

September 19, 2019

JESSICA ASHFORD  
ESTATE OF JAMES E GOUCH  
1500 OLD HICKORY DR  
COLUMBUS OH 43223

RE: **New Loan Number:** [REDACTED]  
**Old Loan Number:** [REDACTED]  
**Collateral:** 1500 OLD HICKORY DRIVE; COLUMBUS OH

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

Dear Customer:

The notice, which follows, is intended to inform you that the servicing of your mortgage loan has been assigned, sold or transferred. If the above-referenced loan is a closed-end, first lien, 1-4 unit residential (e.g., homes, condominiums, cooperative units and mobile homes) mortgage loan, this notice is being provided to you under Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605). When a state law requires this notice, this notice is being provided to you under state law. When neither Section 6 of RESPA nor state law requires this notice, this notice is being provided to you for your information.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from Select Portfolio Servicing to SN Servicing Corporation for Igloo Series IV Trust, effective September 9, 2019.

The assignment, sale, or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is Select Portfolio Servicing, PO Box 9001710, Louisville, KY 40290-1710. If you have any questions relating to the transfer of servicing from your present servicer call Customer Service at (800) 258-8602 Monday through Friday, between 8:00 a.m. and 5:00 p.m. Central Time. This is a toll-free number.

Your new servicer will be **SN Servicing Corporation**.

The correspondence address for your new servicer is SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

The toll-free telephone number of your new servicer is (800) 603-0836. If you have any questions relating to the transfer of servicing to your new servicer call Meagan Davis at (800) 603-0836 Monday through Friday between 8:00 a.m. and 5:00 p.m. Pacific Time. You may access your account and make payments via our secure website at <https://borrower.sns.com>.

The date that your present servicer will stop accepting payments from you is September 8, 2019. The date that your new servicer will start accepting payments from you is September 9, 2019. Send all payments on or after September 9, 2019 to your new servicer.

**Make your payments payable to: SN Servicing Corporation**

**Mail your payments to: SN Servicing Corporation  
PO BOX 660820  
DALLAS, TX 75266-0820**

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner: SN Servicing Corporation will **not** continue to accept your insurance payments as a part of your monthly loan payment nor will it be responsible for the continuation of any such optional insurance coverage. You should take the following action to maintain coverage: contact your optional insurance carrier immediately for instructions on how to continue such optional insurance coverage.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. §2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. §2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address: SN Servicing Corporation, 323 Fifth St, Eureka, CA 95501.

Not later than 30 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 30-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose. However, if you are in a bankruptcy proceeding or your debt has been discharged in bankruptcy, please read the next paragraph carefully for some important information.

**NOTICE TO ANY CUSTOMER IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY:** Notwithstanding anything in this notice to the contrary, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If these circumstances apply, this notice is not intended as a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, however, please also note that despite any such bankruptcy filing, we do continue to retain whatever rights we hold in the property that secures the obligation.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

**SN Servicing Corporation for Igloo Series IV Trust**  
Customer Service Department

**CERTIFICATE OF SERVICE**

On January 10, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR  
Erin E. Schrader  
erinschrader1@gmail.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz

On January 10, 2020, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

<b>Debtor</b> Michael Ashford 1500 Old Hickory Dr. Columbus, OH 43223	<b>Joint Debtor</b> Jessica Ashford 1500 Old Hickory Dr. Columbus, OH 43223
<b>Trustee</b> Faye D. English Chapter 13 Trustee 10 West Broad Street Suite 1600 Columbus, OH 43215-3419	<b>U.S. Trustee</b> Asst US Trustee (Col) Office of the US Trustee 170 North High Street Suite 200 Columbus, OH 43215

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz